WHAT IS CLAIMED IS:

1.   A method for determining roll rates for a group of loans, said method comprising the steps of:

generating delinquency moving matrices for the group of loans; and

predicting a roll rate into a next level of delinquency based upon behavior of each account in the group of loans.

2.   A method according to Claim 1 wherein said step of predicting a roll rate into a next level of delinquency further comprises the step of determining estimates with respect to payments.

3.   A method according to Claim 1 wherein said step of generating delinquency moving matrices further comprises the step of assigning probability distributions to loan delinquency assumptions.

4.   A method according to Claim 1 wherein said step of predicting a roll rate into a next level of delinquency further comprises the step of further comprises the step of looking only at accounts that roll forward into a next period of delinquency, due to non-payment.

5.   A method according to Claim 4 wherein said step of looking only at accounts that roll forward into a next period of delinquency further comprises the step of calculating a delinquency value that has increased from a first period to a second period.

6.   A method according to Claim 1 wherein said step of predicting a roll rate into a next level of delinquency further comprises the step of further comprises the step of looking only at accounts that roll back one or more periods f delinquency, due to extra received payment.

7.   A system for determining a roll rate of a loan portfolio, said system comprising:

at least one computer;

a server configured with a roll rate determination model, said server configured to generate delinquency moving matrices and predict which accounts will roll forward into a next classification of delinquency based upon individual account performance; and

a network connecting said computer to said server.

8.   A system according to Claim 7 wherein said server configured to determine estimates with respect to payments.

9.   A system according to Claim 7 wherein said server configured to assign probability distributions to loan delinquency assumptions.

10.   A system according to Claim 7 wherein said server configured to look only at accounts that roll forward into a next period of delinquency, due to non-payment.

11.   A system according to Claim 10 wherein said server configured to calculate a delinquency value that has increased from a first period to a second period.

12.   A system according to Claim 7 wherein said server configured to look only at accounts that roll back one or more periods of delinquency, due to extra received payment.

13.   A system according to Claim 7 wherein said server configured to indicate a number of months an account is delinquent.

14.   A system according to Claim 7 wherein said network is at least one of a WAN or a LAN.

15.   A computer for determining a roll rate of a loan portfolio, said computer programmed to:

5   generate delinquency moving matrices; and

predict which accounts will roll forward into a next classification of delinquency based upon individual account performance.

16.   A computer according to Claim 15 programmed to determine estimates with respect to payments.

10   17.   A computer according to Claim 15 programmed to assign probability distributions to loan delinquency assumptions.

18.   A computer according to Claim 15 programmed to look only at accounts that roll forward into a next period of delinquency, due to non-payment.

19.   A computer according to Claim 18 programmed to calculate a
15   delinquency value that has increased from a first period to a second period.

20.   A computer according to Claim 15 programmed to look only at accounts that roll back one or more periods of delinquency, due to extra received payment.

21.   A computer according to Claim 15 programmed to indicate a
20   number of months an account is delinquent.

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